

MANCHESTER, NH REGIONAL LOAN CENTER

	CT	MA	ME	NH	RI	VT	NY BUFF	NY NYC	
ALLOWABLE PROPERTY COSTS									
Boarding Per Opening: Window:	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	
Standard Doors	\$60	\$60	\$60	\$60	\$60	\$60	\$60	\$60	
Patio Doors	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	
Basement Windows	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	
Front Door Primary Lock Change	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	
Each Additional Door or Re-key	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	
Hasp and Padlock (Garage/Outbuilding Only)	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	
Debris Removal (If authorized, per load)	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	
Hazardous Waste - Tire removal individual	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	
Hazardous Waste - paint/aerosol can individ	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	
Lawn Care									
Initial Cut up to 5,000 sq.ft.	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	
Initial Cut over 5,000 sq.ft.	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	
Recuts	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	
Swimming Pool (drain & remove)	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	
Winterization:									
Snow Removal (Entry Walks)	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	
Snow Plowing	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	
Plumbing:									
Forced Hot Air or Electric Heat	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	
Forced Hot Water or Steam Heat	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	
Draining Hot Water Heater	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	
Additional Furnance Hot Water	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	
Sump Pump Installation/Replace	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	
Sump Pump Installation with Plumbing	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450	
Tarp Roof	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	
Property Inspections	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	
Utility Bills	Reasonable costs for heating and operating a furnace and/or sump pump.								
Miscellaneous Items (Emergency Repairs)	Costs reasonable and customary within the geographic area.								
ALLOWABLE LEGAL FEES									
Judicial Foreclosure	\$850	\$850	\$850	n/a	n/a	\$700	\$850	\$850	
Non-judicial Foreclosure	n/a	n/a	n/a	\$600	\$600	n/a	n/a	n/a	
Deed in lieu	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	
Approved Refunding Cases	Maximums may be allowable if foreclosure action had been processed prior to VA approval.								
Bankruptcy:									
Ch 7 Attorney Fee	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450	
Ch 13 & Ch 11 Attorney Fee	\$650	\$650	\$650	\$650	\$650	\$650	\$650	\$650	
Subsequent Bankruptcy Filings	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	
Personal Appearances	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	
EXPENSES ALLOWED ON A CLAIM									
Title Policy	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	
Foreclosure Costs									
Bankruptcy Filing Fees	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	
Bankruptcy Appeals (cramdown)	Prior approval must be obtained for expenses associated with bankruptcy appeals and/or cramdowns.								
Liquidation Appraisal (2)	\$300	\$300	\$300	\$300	\$300	\$300	\$275	\$300	
Multi-family 2-4 units	\$450	\$450	\$450	\$450	\$450	\$450	\$400	\$475	
Condominium appraisals	\$350	\$350	\$350	\$350	\$350	\$350	\$300	\$325	
Referee Fees NY/Auctioneer NE	\$500	\$500	\$500	\$500	\$500	\$500	\$550	\$550	
Title Search/Title Abstracts (3)	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	
SERVICING FEES									
Late Charges	4% (3% in MA) of an installment if permitted by the loan instruments.								
NSF Checks	Use HUD guideline. (All areas)								
Simple Assumption	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	
Assumption with release of Liability (1)	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	
Insurance Policy Substitution	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	
Partial Release of Mortgage									
(2) Appraisal:	\$300	\$300	\$300	\$300	\$300	\$300	\$225	\$300	
Processing:	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	
Charges for Duplicate Copies	Use HUD guideline. (All areas)								
Year End Statements	Use HUD guideline. (All areas)								
Amortization	Use HUD guideline. (All areas)								
Note and Mortgage	Use HUD guideline. (All areas)								
(1) Plus the cost of any credit report.				ROUTINE CERTIFIED MAIL			PARKING		
(2) Mileage beyond 30 miles round trip - 32.5 cents per mile not to exceed \$36.				EXPRESS MAIL			RETURNED CHECKS		
(3) Initial Costs at time of referral to attorney				LATE CHARGES			TAX PENALTIES		
				LIFE INSURANCE			TELEPHONE CALLS		
	ITEMS NOT ALLOWED ON A CLAIM			MILEAGE			SALES TAX		
				NOTARY FEES			UTILITY BILLS (Unless authorized)		
				PHOTOGRAPHS			FACSIMILE (FAX) FEES		
							PHOTOCOPIES		